Case 16-16430 Doc 1 Fill in this information to identify your case:	Filed 05/16/16	Entered 05/16/16 11:55:31 age 1 of 68	Desc Main
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)			
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13		Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

About Debtor 2 (Spouse Only in a Joint Case):
First name
NC della conserva
Middle name
Last name
Last name
Suffix (Sr., Jr., II, III)
First name
Middle name
Last name
First name
Middle name
Last name
xxx - xx-
OR
9 xx - xx-

Jasmin€ase 16-16430 sDoc 1 Filed 05/16/16 Entered 05/16/16 1145/55:31 Desc Main Debtor 1 Page 2 of 68 Document Document **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 7153 S. Wolcott Ave. Number Street Number Street 60639 Chicago Illinois City State Zip Code City State Zip Code Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City Zip Code State City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived district to file for Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Debtor 1 Jasmin Case 16-16430 s Doc 1 Filed 05/16/16 Entered 05/16/16/16 (16/16/16) 55:31 Desc Main

Document Document Page 3 of 68 Tell the Court About Your Bankruptcy Case Part 2: 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for □ No. bankruptcy within the last 8 years? Yes. District Northern District of Illinois When 8/7/2015 15-bk-27018 Case number MM / DD / YYYY District When Case number District _____ When Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Yes, Debtor Relationship to you spouse who is not When District Case number, if known filing this case with you, or by a Debtor Relationship to you business partner, or District Case number, if known by an affiliate? 11. Do you rent your ✓ No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with

✓ No. Go to line 12.

this bankruptcy petition.

Jasmin€ase 16-16430 sDoc 1 Filed 05/1/6/16 Entered 05/46/16/16 (14/14/55:31 Desc Main Debtor 1 Page 4 of 68 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ◪ No. any property that poses or is alleged Yes. What is the hazard? to pose a threat of imminent and identifiable hazard to public health or If immediate attention is needed, why is it needed? safety? Or do you own any property that needs

immediate attention?

Where is the property?

City State Zip Code

Street

Number

You must check one:

Page 5 of 68

Explain Your Efforts to Receive a Briefing About Credit Counseling Part 5:

15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case):

✓ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

I have a mental illness or a mental Incapacity.

deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be

unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

Active duty. I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in

person, by phone, or through the internet, even after I reasonably tried to

Active duty. I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Jasmin€ase 16-16430 sDoc 1 Filed 05/16/16 Entered 05/16/16 (141:55:31 Desc Main Debtor 1 Page 6 of 68 **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded □ No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **√** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. x /s/ Jasmine Primm

Signature of Debtor 1

Executed on 5/16/2016

MM / DD / YYYY

Signature of Debtor 2

Executed on

MM / DD / YYYY

Debtor 1 Jasmin Case 16-16430 s Doc 1 Filed 05/16/16 Entered 05/16/16 (16/16/16) 55:31 Desc Main Document Plane Page 7 of 68

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

X

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

rrect.		
_/s/ Bessie Fakhri Signature of Attorney for Debtor		Date 5/16/2016 MM / DD / YYYY
Bessie Fakhri Printed name		
Semrad Law Firm Firm name		
Street		
City	Choto	7in Codo
City	State	Zip Code
Contact phone		Email address
Bar number		State

<u> Case 16-16430 Doc 1 Filed 05/16/16 Entered 05/1</u>6/16 11:55:31 Desc Main Fill in this information to identify your case: Debtor 1 Jasmine First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page. **Summarize Your Assets** Your assets Value of what you own 1. Schedule A/B: Property (Official Form 106A/B) \$0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... \$6,485.00 1b. Copy line 62, Total personal property, from Schedule A/B \$6,485.00 1c. Copy line 63, Total of all property on Schedule A/B..... Summarize Your Liabilities Your liabilities Amount you owe

2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) \$8,615.00 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) \$0.00 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F...... \$53.354.00 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F...... \$61,969.00 Your total liabilities Summarize Your Income and Expenses 4. Schedule I: Your Income (Official Form 106I) \$2.568.12 Copy your combined monthly income from line 12 of Schedule I..... 5. Schedule J: Your Expenses (Official Form 106J) \$2,570.00 Copy your monthly expenses from line 22, Column A, of Schedule J.....

Debtor 1 Jasmin Case 16-16430 s Doc 1 Filed 05/16/16 Entered 05/16/16 (Achie 5:31 Desc Main

Page 9 of 68 **Answer These Questions for Administrative and Statistical Records** Part 4: 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$540.35 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$11,119.00 9d. Student loans. (Copy line 6f.)

9e. Obligations arising out of a separation agreement or divorce that you did not report as

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

priority claims. (Copy line 6g.)

9g. Total. Add lines 9a through 9f.

\$0.00

\$0.00

\$11,119.00

	Case 16-16430	Doc 1	Filed 05/16/16	Entered 05/16/16	11:55:31 D	esc Main
Fill in this i	information to identify your case:					
Debtor 1	Jasmine First Name	S. Middle	Primr Name Last N	mName		
Debtor 2 (Spouse, it	f filing) First Name	Middle		Name		
	ites Bankruptcy Court for the:	Northern	District of I			
Case num (If known)	ber		((State)		
Officia	I Form 106A/B					Check if this is an amended filing
Sched	dule A/B: Prope	rty				12/1
esponsibl vrite your l Part 1:	where you think it fits best. Be le for supplying correct information and case number (if known bescribe Each Residence own or have any legal or equence No. Go to Part 2	nation. If more sown). Answer even	pace is needed, attach ery question. Land, or Other Rea	a separate sheet to this forn al Estate You Own or Ha	n. On the top of any	additional pages,
	Yes. Where is the property?		What is the property	22 Chack all that anniv	Do not deduct secui	red claims or exemptions. Put
1.1	Street address, if available, or o	ther description	Single-family home	е	the amount of any se	ecured claims on Schedule D: e Claims Secured by Property.
			Condominium or co	ooperative	Current value of t entire property?	he Current value of the portion you own?
	Number Street City State	Zip Code	Land Investment propert Timeshare Other	y 	interest (such as fo	re of your ownership ee simple, tenancy by life estate), if known.
	C.i,		Debtor 1 only Debtor 2 only Debtor 1 and Debt At least one of the	debtors and another ou wish to add about this iter	(see instruction	s community property ons)
If you c	own or have more than one, list he	ere:	property identification	m number.		
1.2	Street address, if available, or o	ther description	What is the property Single-family home Duplex or multi-un Condominium or or Manufactured or m	e hit building ooperative	the amount of any se	red claims or exemptions. Put ecured claims on <i>Schedule D</i> : e <i>Claims Secured by Property</i> . he Current value of the portion you own?
	Number Street City State	Zip Code	Land Investment propert Timeshare Other	y 	interest (such as for	re of your ownership ee simple, tenancy by life estate), if known.
			Debtor 1 only Debtor 2 only Debtor 1 and Debt	in the property? Check one. for 2 only debtors and another	Check if this is (see instruction	s community property ons)

Other information you wish to add about this item, such as local property identification number:

Debtor 1 Jasmin Case 16-16430 sDoc 1 First Name Middle Name		്ഷിക്55: <u>31 Desc Main</u>
1.3 Street address, if available, or other description	Document Page 11 of 68 What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property.</i> Current value of the entire property? Current value of the portion you own?
Number Street City State Zip Code	Land Investment property Timeshare Other	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item,	Check if this is community property (see instructions)
	property identification number: all of your entries from Part 1, including any entries ere	
Do you own, lease, or have legal or equitable interest	t in any vehicles, whether they are registered or not? It also report it on Schedule G: Executory Contracts and Unexcycles	
3.1 Make Pontiac Model: Grand Prix Year: 2006	Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
Approximate mileage: 150000 Other information: 2006 Pontiac Grand Prix	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Current value of the entire property? \$3100.00 Current value of the portion you own? \$3100.00
3.2 Make	instructions) Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
Other information:	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Current value of the entire property? ———————————————————————————————————

Debtor 1	Jasmin Case 16-16430 sDoc 1	Filed 05/16/16 Entered 05/16/16	6/14kn2ki√55: <u>31 Des</u>	c Main	
	First Name Middle Name	Document Page 12 of 68			
3.3	Make	Who has an interest in the property? Check one.	Do not deduct secured cl	aims or exemptions. Put ed claims on <i>Schedule D:</i>	
	Model: Year:	Debtor 1 only	•	ims Secured by Property.	
	Approximate mileage:		Creditors virio riave ora	iino occarca by 1 roporty.	
		Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another			
		Check if this is community property (see instructions)			
3.4		Who has an interest in the property? Check	Do not deduct secured of		
	Model: Year:	one.	Creditors Who Have Cla	ecured claims on Schedule D:	
	Approximate mileage:	Debtor 1 only	Orealions who have old	iins Secured by Froperty.	
	··· <u> </u>	Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another			
		Check if this is community property (see instructions)			
4.1	Make	Who has an interest in the property? Check	Do not deduct secured cl	•	
4.1	Make	who has an interest in the property? Check one.		aims or exemptions. Put ed claims on <i>Schedule D:</i>	
	Year:	Debtor 1 only	Creditors Who Have Claims Secured by Property		
	Approximate mileage:	Debtor 2 only	Ourmant walve of the	Ourmant value of the	
	Other information:	Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?	
	Cutof information.	At least one of the debtors and another			
		Check if this is community property (see			
		instructions)			
4.2	Make	Who has an interest in the property? Check	Do not deduct secured cl	•	
	Model:	one.	•	ed claims on Schedule D:	
	Year:	Debtor 1 only	Creditors Who Have Cla	ims Secured by Property.	
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another		-	
		Check if this is community property (see instructions)			
5. Add	lde delle contra et de conset en contra en con	II of outside from Dant O in chading a contract of			
	• •	III of your entries from Part 2, including any entries f	. •	100.00	

Debtor 1 Jasmin Case 16-16430 sDoc 1 Filed 05/16/16 Entered 05/16/16 (Act 55:31 Desc Main First Name Document Page 13 of 68

Describe Your Personal and Household Items

Do y	ou own or ha	ave any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
6. Ho	ousehold goods	and furnishings	
		liances, furniture, linens, china, kitchenware	
☐ No)		
✓ Ye	s. Describe	Misc. Used Furniture and Household Goods	\$1000.00
	ectronics mples: Televisions	s and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music	
☐ No)		
✓ Ye	s. Describe	Misc. Used Electronics (television, desktop computer, personal cell phone)	\$1500.00
8. Cc	ollectibles of val	ue .	
	ımples: Antiques a	and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; in, or baseball card collections; other collections, memorabilia, collectibles	
✓ No)		
Ye	s. Describe		
	mples: Sports, ph	orts and hobbies otographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes s; carpentry tools; musical instruments	
✓ No)		
Ye	s. Describe		
Exa)	es, shotguns, ammunition, and related equipment	
∐ Ye	s. Describe		
		clothes, furs, leather coats, designer wear, shoes, accessories	
✓ Ye	s. Describe	Misc. Used Clothing and Shoes	\$800.00
	ewelry imples: Everyday je gold, silve	ewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	
□ No)		
Ye:	s. Describe	Misc. Used Costume Jewerly	\$75.00
Exa	lon-farm animals imples: Dogs, cats		
✓ No			
∐ Ye	s. Describe		
14. A		al and household items you did not already list, including any health aids you did not list	
	s. Describe		
15. A	Add the dollar va	lue of all of your entries from Part 3, including any entries for pages you have attached	\$2275.00
		number here	\$3375.00

Jasmin Case 16-16430 s Doc 1 Filed 05/16/16 Entered 05/16/16 (Ibd.) 55:31 Desc Main First Name Document Page 14 of 68 Debtor 1

Describe Your Financial Assets

Do	you own or have a	Current value of the portion you own? Do not deduct secured claims or exemptions.			
	☑ No	in your wallet, in your home, in a sa	afe deposit box, and on hand when y	ou file your petition Cash:	
17.			certificates of deposit; shares in credunts with the same institution, list each		
	✓ Yes		Institution name:		
		17.1. Checking account:	netSpend Prepaid Card		\$10.00
		17.2. Checking account:			
		17.3. Savings account:			 -
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.		or publicly traded stocks vestment accounts with brokerage	firms, money market accounts		
	✓ No ☐ Yes	Institution or issuer name:			
19.	an LLC, partnership, a		ed and unincorporated business	es, including an interest in	-
	✓ No Yes. Give specific information about them	Name of entity		% of ownership:	

Jasmin Case 16-16430 s Doc 1 Filed 05/16/16 Entered 05/16/16 (144):55:31 Desc Main Document Page 15 of 68 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. Yes. Give specific information about Issuer name: them.... 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans **✓** No Type of account: Institution name: Yes. List each account separately. 401(k) or similar plan: Pension plan: IRA: Retirement account: Keogh: Additional account: Additional account: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others **✓** No Institution name: Yes.... Electric: Gas: Heating oil: Security deposit on rental unit: Prepaid rent: Telephone: Water: Rented furniture: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) **✓** No Issuer name and description: Yes....

Debt	or 1	Jasmin First Name	<u>ase</u>	16-16430) sDoc 1 Middle Name			Entered (Page 16 o	05/116/116 /1141/455 f68	5: <u>31 [</u>	Desc Main
24.				cation IRA, in (1), 529A(b), ar		a qualifie	d ABLE progra	m, or under a qu	ialified state tuition p	rogram.	
		No Yes	Institu	ution name and	description. Sep	parately file	the records of a	ny interests.11 U.	S.C. § 521(c):		
25.		rcisable fo	or you		ests in property	(other th	an anything lis	ted in line 1), and	d rights or powers		
26	∐ Pot	Yes. Desc		tradomarka	trada aparata	and athor	r intollectual pr	anorti.			
26.	Еха		rnet do		, trade secrets, websites, procee]
27.			lding p		general intangil ve licenses, coo		ssociation holdin	gs, liquor license:	s, professional licenses	S	
Mor	ney (or prope	erty c	owed to you	u?						Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Тах	refunds o	wed to	you							
		about you a	t them, Ilready	c information including whet filed the return years					Federal: State: Local:		
29.		nily suppor		r lump sum alin	nony, spousal su	oport, child	l support, mainte	nance, divorce se	ttlement, property settle	ment	
	✓	No		c information		.,			Alimony:		
		res. Give s	specific	i i ii oi malion					Maintena	nce:	
									Support:		
									Divorce s	ettlement:	
									Property s	settlement:	
30.		<i>nples:</i> Unpa	aid wa	-				pay, vacation pay,	workers' compensation	,	
		No Voc. Docor	ibo	1							
	Ш	Yes. Descr	ine								

Deb	tor 1	Jasmin Case 16 First Name	6-16430	sDoc 1 Middle Name	Filed 05/16/16 Document	<u>Entered</u> 05/16/16	166/11/11/155: <u>31</u>	Desc Main
31.	Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance							
		No Yes. Name the insur of each policy and lis		′	Company name:		Beneficiary:	Surrender or refund value:
32.	If you prop		of a living trus	•	meone who has died ceeds from a life insurance p	policy, or are currently entitle	d to receive	
33.					I have filed a lawsuit or make claims, or rights to sue	ade a demand for paymer	nt	
	✓	No Yes. Describe	. , ,	,]
34.		er contingent and et off claims	unliquidated	claims of ev	very nature, including co	unterclaims of the debtor	and rights	
	✓	No Yes. Describe						
35.	✓	financial assets you No Yes. Describe	u did not alre	eady list				
36.			-			es for pages you have att		\$10.00
Part	5:	Describe Any B	Business-R	elated Pro	pperty You Own or Ha	ave an Interest In. Lis	st any real estate	in Part 1.
37.	Do y	ou own or have ar	y legal or eq	uitable intere	est in any business-relate	d property?		
		No. Go to Part 6. Yes. Go to line 38.						Current value of the portion you own? Do not deduct secured claims or exemptions
38.	✓	ounts receivable or No Yes. Describe	commission	s you alread	y earned			
39.		ce equipment, furn			odems, printers, copiers, fa	x machines, rugs, telephone	s, desks, chairs, electro	nic devices
		No Yes. Describe						

Debt	First Name	e 16-16430	Middle Name	Filed 05/16/16 Document	Page 18 of 68	166 (1641)√55: <u>31</u> D	esc Main
40.	Machinery, fixture	s, equipment, su	pplies you use	in business, and tools	of your trade		
	✓ No						
	Yes. Describe.						
41.	Inventory						
	✓ No						
	Yes. Describe.						
42.	Interests in partn	erships or joint	ventures				I
	✓ No						
	Yes. Give spec	ific	N	lame of entity:		% of ownership:	
	information abo		_				
	them						
			_				
43. C	Customer lists, ma	iling lists, or oth	er compilation	s			_
	✓ No	,	•				
		sts include person	allv identifiable i	nformation (as defined in 1	1 U.S.C. § 101(41A))?		
			,	(3 (, , , .		
	∐ No						
	Yes. I	Describe					
44.	Any business-rela	ted property you	did not alread	y list			
	✓ No						
	Yes. Give spec	ific	_				
	information		_				
			_				
			_				
			_				
			-				
15 A	dd the dollar value	of all of your on	trice from Part	5 including any entries	for pages you have attach	and	
		•			pages you have attach		
Part	6: Describe A	ny Farm- and	Commercia rmland, list it in I	I Fishing-Related P	roperty You Own or H	lave an Interest In	
46.	Do you own or ha	ive any legal or e	quitable intere	est in any farm- or comm	ercial fishing-related prop	erty?	
	No. Go to Part			-			Current value of the
	Yes. Go to line						portion you own? Do not deduct secured
							claims
							or exemptions
47.	Farm animals Examples: Livestoc	k. poultry farm-rai	sed fish				
		n, pounty, tattirial	ood non				
	✓ No						1
	Yes. Describe.						

Deb	tor 1	Jasmin Case 16-16 First Name	430 sDoc 1 Middle Name		Entered 05/16/16 1/14:55:31 Page 19 of 68	Desc	Main
48.	Cro	ps-either growing or ha	rvested	Boodinent	1 ago 10 01 00		
	✓	No					
		Yes. Describe					
49.	Farr	n and fishing equipmen	t, implements, machi	nery, fixtures, and tools	of trade		
	✓	No					
		Yes. Describe					
50.	Farı	m and fishing supplies, o	chemicals, and feed				
	✓	No					
		Yes. Describe				_	
51.	Any	farm- and commercial f	ishing-related propert	y you did not already lis	st		
	V	No					
		Yes. Describe					
					for pages you have attached		
	ui t 0.	With that hamber here					
Part	7:	Describe All Proper	ty You Own or Ha	ve an Interest in Th	nat You Did Not List Above		
53.		you have other property mples: Season tickets, cour		ot already list?			
	✓		, 5.025				
	_	Yes. Give specific					
	_	information					
			Part				
54. A	dd th	e dollar value of all of yo	our entries from Part 7	. Write that number her	e	.▶	
Part	8.	List the Totals of Ea	nch Part of this Fo	orm			
55. F	Part 1	: Total real estate, line 2					
56. p	oart 2	total vehicles, line 5		\$3100.00			
57. P	art 3:	Total personal and hou	sehold items, line 15	\$3375.00			
58. P	art 4:	Total financial assets, li	ne 36	\$10.00			
59. F	Part 5	: Total business-related	property, line 45				
60. F	Part 6	: Total farm- and fishing	g-related property, line	= 52			
61. F	Part 7	: Total other property no	ot listed, line 54				
62. 1	Γotal	personal property. Add li	nes 56 through 61	\$6485.00			+ \$6485.00
				φο.οσ.σσ	Copy personal property to	otal ►	
							\$6485.00
63. T	otal c	of all property on Schedu	ule A/B. Add line 55 + li	ne 62			

		Case 16-16430	Doc 1 Filed 05/	/16/16 Entered 05/	16/16 11:55:31	Desc Main
Fill i	in this inform	ation to identify your case:		J		
Deb	otor 1	Jasmine	S.	Primm		
		First Name	Middle Name	Last Name		
	otor 2 ouse, if filing)	First Name	Middle Name	Last Name		
Unit	ted States Ba	nkruptcy Court for the:	Northern [District of Illinois		
	se number nown)			(State)		
Of	ficial F	orm 106C			_	Check if this is a amended filing
Sc	hedule	C: The Prop	erty You Claim	as Exempt		12/1
the the fistories to the control of	each item o state a s mpted up eive certa mption of perty is d t1: Ident Which set You ar	additional pages, writer of property you claim pecific dollar amount to the amount of any in benefits, and tax-er 100% of fair market etermined to exceed affy the Property You of exemptions are you claim e claiming state and federal reclaiming federal exemptions.	m as exempt, you mu t as exempt. Alternative y applicable statutory exempt retirement fun value under a law that that amount, your exe claim as Exempt miming? Check one only, eve nonbankruptcy exemptions. 11 us. 11 U.S.C. § 522(b)(2)	st specify the amount of yely, you may claim the fallimit. Some exemptions ds—may be unlimited in the limits the exemption to emption would be limited in the limits the exemption to emption would be limited to the limits the exemption would be limited the limits the exemption would be limited the limits the exemption would be limited the limits the limits the exemption would be limited the limits the limits the limits the limits the limits the exemption would be limited the limits the limit	f the exemption you full fair market valu i—such as those fo dollar amount. Ho a particular dollar d to the applicable	r health aids, rights to wever, if you claim an amount and the value of the
		ription of the property and lle A/B that lists this prop	erty the portion you own	Amount of the exemption y Check only one box for each e	·	cific laws that allow exemption
			Copy the value from Schedule A/B			
	Brief					735 ILCS 5/12-1001(b)
	description	netSpend Prepaid Ca	ard \$10.00	\$10.00		
	Line from Schedule A	/B:17		100% of fair market value, applicable statutory limit	up to any	
	Brief description	Misc. Used Clothing and Shoes	\$800.00	7		735 ILCS 5/12-1001(a)
	Line from Schedule A	·		\$800.00 100% of fair market value, applicable statutory limit		
3.	(Subject to	adjustment on 4/01/19 and e	, ,	5? es filed on or after the date of adju n 1,215 days before you filed this	,	

Debtor 1 Jasmin Case 16-16430 s Doc 1 Filed 05/16/16 Entered 05/16/16 (146):55:31 Desc Main

Document Mitme Page 21 of 68 Part 2: **Additional Page** Amount of the exemption you claim Brief description of the property and line Current value of Specific laws that allow exemption on Schedule A/B that lists this property the portion you Check only one box for each exemption. own Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) Misc. Used Electronics \$1,500.00 **V** (television, desktop \$1,500.00 Brief computer, personal cell 100% of fair market value, up to any phone) description: applicable statutory limit Line from Schedule A/B: 07 735 ILCS 5/12-1001(b) Brief Misc. Used Furniture \$1,000.00 $\overline{\mathbf{A}}$ and Household Goods description: \$1,000.00 Line from 100% of fair market value, up to any 06 Schedule A/B: applicable statutory limit 735 ILCS 5/12-1001(b) Misc. Used Costume Brief \$75.00 $\overline{\mathbf{V}}$ Jewerly description: \$75.00

100% of fair market value, up to any

applicable statutory limit

Line from

Schedule A/B:

12

		Case 16-16430	Doc 1 Filed	05/16/16 Entered 05/16	/16 11:55:31	Desc Main	
Fill in	this informa	ation to identify your case:		5			
Debt	or 1	Jasmine First Name	S. Middle Name	Primm Last Name			
Debt		First Name	Middle Name	Last Name			
Unite	ed States Ba	nkruptcy Court for the:	Northern	District of Illinois			
Case (If knd	number			(State)			
Off	icial F	orm 106D					eck if this is a
				ve Claims Secured			12/1
form 1.	On the Do any cre No. Ch Yes. Fi	top of any additional ditors have claims secure teck this box and submit this ll in all of the information be	al pages, write your ed by your property? s form to the court with you	the Additional Page, fill it out, in name and case number (if known and case number) arother schedules. You have nothing else	own).	es, and attach it t	o uns
(List all secu		particular claim, list the oth	claim, list the creditor separately for each er creditors in Part 2. As much as editor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
	Gateway Fir Creditor's Na PO Box 69	ime	Describe the propert	ty that secures the claim:	\$8,615.00	\$3,100.00	\$5,515.00
	Debtor Debtor Debtor At least another Check commu	•	Contingent Unliquidated Disputed Nature of lien. Check An agreement you car loan)	e, the claim is: Check all that apply. It all that apply. It made (such as mortgage or secured that as tax lien, mechanic's lien) It is a lawsuit It right to offset)			
		Add the dellar value of w		on this page Write that number	\$9.615.00		

here:

		Case 16-1643() Doc 1 File	ed 05/16/16	Entered 05	<u>/1</u> 6/16 11:55:31	Desc	Main	
Fill in	this informa	ation to identify your case	e:						
Debto	or 1	Jasmine	S.	Primn					
Debto	or 2	First Name	Middle Name	e Last N	Name				
	. –	First Name	Middle Name	e Last N	lame				
Unite	d States Ba	nkruptcy Court for the:	Northern	District of II	linois State)				
Case (If kno	number			(Sidle)				
`		orm 106E/F					Chec	ck if this is an	n amended filing
		le E/F: Cre	ditors Who	o Have U	nsecure	d Claims	_		12/15
106Á/E are lis the bo	3) and on Sted in Sche exes on the	Schedule G: Executory edule D: Creditors Who	Contracts and Unexported Claims Secured Duation Page to this page to this page to the Page	oired Leases (Offici of by Property. If mage. On the top of	al Form 106G). Do ore space is neede	y contracts on <i>Schedu</i> , not include any credito ed, copy the Part you no es, write your name an	ors with parti eed, fill it out	allý secured , number th	d claims that ne entries in
1.	_ ′	ditors have priority unso to Part 2.	secured claims agains	t you?					
 	identify wha possible, list Part 1. If mo	t type of claim it is. If a cla	aim has both priority and al order according to the ds a particular claim, list	nonpriority amounts creditor's name. If the other creditors i	s, list that claim here a you have more than n Part 3.	n, list the creditor separate and show both priority and two priority unsecured cla	d nonpriority a	amounts. As	much as
							Total claim	Priority amount	Nonpriority amount

Jasmin€ase 16-16430 sDoc 1 Filed 05/16/16 Entered 05/16/16 (141:55:31 Desc Main Debtor 1 Page 24 of 68 Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 <u>CCI</u> \$1,084.00 Last 4 digits of account number 7780 Nonpriority Creditor's Name 501 Greene Street # 302 When was the debt incurred? 8/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent 30901 Augusta Georgia Unliquidated City State Zip Code Disputed Who incurred the debt? Check one.

Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset?	Collection; Collecting for ORIGINAL	
✓ No	Other. Specify CREDITOR: 10 COMED	
Yes		
4.2 <u>CCI</u>	Leat 4 digita of account your han 4700	\$653.00
Nonpriority Creditor's Name	Last 4 digits of account number1798	733333
501 Greene Street # 302 Number Street	When was the debt incurred? 12/1/2014	
	As of the date you file, the claim is: Check all that apply.	
Augusto Coordin 20001	Contingent	
Augusta Georgia 30901 City State Zip Code	Unliquidated	
Who incurred the debt? Check one.	Disputed	
Debtor 1 only	Type of NONPRIORITY unsecured claim:	
Debtor 2 only	Student loans	
Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
At least one of the debtors and another	you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset?	Collection; Collecting for ORIGINAL CREDITOR: 10 PEOPLES GAS LIGHT	
✓ No	Other. Specify AND COKE 266	
Yes		
4.3 Chrysler Capital	Last 4 digits of account number 1000	\$19,098.00
Nonpriority Creditor's Name P.O. Box 961275	When was the debt incurred? 7/1/2015	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Fort Worth Texas 76161	Contingent	
City State Zip Code	Unliquidated	
Who incurred the debt? Check one.	Disputed	
Debtor 1 only	Type of NONPRIORITY unsecured claim:	
Debtor 2 only	Student loans	
Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
At least one of the debtors and another	you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset?	✓ Other. Specify 075 Automobile	
✓ No		
Yes		

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.4	City of Chicago Parking	— Last 4 digits of account number	\$10,816.00
	Nonpriority Creditor's Name 121 N. LaSalle St # 107A	When was the debt incurred?	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago Illinois 60602	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	✓ Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify Unsecured parking-ticket debt	
	<u>✓</u> No		
	Yes		
4.5	Comcast Nonpriority Creditor's Name	Last 4 digits of account number	\$500.00
	11621 E. Marginal Way # 5	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Seattle Washington 98168 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify <u>Unsecured debt for services</u>	
	V No		
	L Yes		
4.6	CREDITORS DISCOUNT & A Nonpriority Creditor's Name	Last 4 digits of account number 4220	\$696.00
	415 E MAÍN ST Number Street	When was the debt incurred? 3/1/2012	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	CTDEATOR Winsin C4004	Contingent	
	STREATOR Illinois 61364 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that	
	블	you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt Is the claim subject to offset?	□ Debts to pension or profit-snaring plans, and other similar debts □ 001 Collection; Collecting for ORIGINAL	
	No	CREDITOR: MEDICAL PAYMENT	
	Yes	Other. Specify DATA	

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim		
4.7	DEPT OF ED/NAVIENT	Last 4 digits of account number	\$11,119.00		
	Nonpriority Creditor's Name PO Box 9635	When was the debt incurred?			
	Number Street				
		As of the date you file, the claim is: Check all that apply. Contingent			
	Wilkes Barre Pennsylvania 18773	Unliquidated			
	City State Zip Code Who incurred the debt? Check one.				
	Debtor 1 only	Disputed			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	✓ Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	Other. Specify			
	✓ No	_			
	Yes				
4.8	Jefferson Capital System	— Last 4 digits of account number	\$6,060.00		
	Nonpriority Creditor's Name 16 McLeland Rd	When was the debt incurred?			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
	Saint Cloud Minnesota 56303	Contingent			
	City State Zip Code	Unliquidated			
	Who incurred the debt? Check one. Debtor 1 only	Disputed			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	Unsecured collections debt // collecting			
	✓ No	Other. Specify for Everest of Chicago			
	Yes				
4.9	Speedy Cash (Corporate Office)	Last 4 digits of account number	\$400.00		
	Nonpriority Creditor's Name 3527 N Ridge Rd	When was the debt incurred?			
	Number Street				
		As of the date you file, the claim is: Check all that apply. Contingent			
	Wichita Kansas 67205	=			
	City State Zip Code Who incurred the debt? Check one.	Unliquidated			
	Debtor 1 only	Disputed			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	✓ Other. Specify Unsecured payday loan			
	✓ No				
	Yes				

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginnin	g with 4.5, followed by 4.6, and so forth.	Total claim
4.10 Sprint Nextel Nonpriority Creditor's Name	Last 4 digits of account number	\$1,928.00
PO Box 3326	When was the debt incurred?	
Number Street	As of the date you file, the claim is: Check all that apply.	
Englewood Colorado 80155	Contingent Unliquidated	
City State Zip Code Who incurred the debt? Check one.		
Debtor 1 only	Disputed	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset?	Other. Specify Unsecured debt for services	
✓ No	_	
Yes		
4.11 US Cellular	Last 4 digits of account number	\$1,000.00
Nonpriority Creditor's Name Dept 0205	When was the debt incurred?	
Number Street	When was the dept incurred?	
	As of the date you file, the claim is: Check all that apply.	
Palatine Illinois 60055	Contingent	
City State Zip Code	Unliquidated	
Who incurred the debt? Check one.	Disputed	
Debtor 1 only	Type of NONPRIORITY unsecured claim:	
Debtor 2 only	Student loans	
Debtor 1 and Debtor 2 only		
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset?	✓ Other. Specify <u>Unsecured debt for services</u>	
✓ No		
☐ Yes		

Debtor 1 Jasmin Case 16-16430 s Doc 1 Filed 05/16/16 Entered 05/16/16/16 (16/16/16/15):31 Desc Main First Name Document Page 28 of 68

Part 3: List Others to Be Notified About a Debt That You Already Listed

collection agency here. Sin	cy is trying to collect to nilarly, if you have mo	rom you for a debt y re than one creditor	your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a ou owe to someone else, list the original creditor in Parts 1 or 2, then list the collection for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you its in Parts 1 or 2, do not fill out or submit this page.			
Peoples Gas						
Name			On which entry in Part 1 or Part 2 did you list the original creditor?			
200 E. Randolph			Line 4.2 of (Check one): Part 1: Creditors with Priority Unsecured Claims			
Number Stre	Number Street		Part 2: Creditors with Nonpriority Unsecured			
			Claims			
Chicago	Illinois	60601	Last 4 digits of account number 1798			
Citv	State	Zip Code				

Debtor 1 Jasmin Case 16-16430 sDoc 1 Filed 05/16/16 Entered 05/16/16 (Act 55:31 Desc Main First Name Document Page 29 of 68

Part 4: Add the Amounts for Each Type of Unsecured Claim

	Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.							
				Total claims				
Total claims from Part 1	6a.	Domestic support obligations.	6a.	\$0.00				
monit die i	6b.	Taxes and certain other debts you owe the government	6b.	\$0.00				
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$0.00				
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00				
	6e.	Total. Add lines 6a through 6d.	6e.	\$0.00				
				Total claims				
Total claims from Part 2	6f.	Student loans	6f.	\$11,119.00				
	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00				
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00				
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$42,235.00				
	6j.	Total. Add lines 6f through 6i.	6j.	\$53,354.00				

Fill in this informa	Case 16-1643 ation to identify your cas		5/16/16 Entered	05/16/16 11:55:31	Desc Main
Debtor 1	Jasmine	S.	Primm		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	Northern	District of Illinois		
Case number			(State)		
(If known)					
Official F	Form 106G				Check if this is a amended filing
Schedul	e G: Execut	ory Contracts a	and Unexpired	d Leases	12/1
	l, copy the additional p				ing correct information. If more onal pages, write your name and
1. Do you ha	ive any executory	contracts or unexpired	leases?		
No. Ched	ck this box and file this fo	rm with the court with your other	schedules. You have nothin	g else to report on this form.	
✓ Yes. Fill i	n all of the information be	elow even if the contracts or leas	ses are listed on Schedule A	VB: Property (Official Form 106A	/B).
				state what each contract or le amples of executory contracts an	
Person	or company with who	m you have the contract or lea	ase	State what the contrac	t or lease is for
2.1 Zohair (las Name	st name unknown)		_	Residential Lease, Debtor is Lessee, Month-to-month oral leas	e

7153 S. Wolcott Ave. Number

Chicago City Street

Illinois State 60636 Zip Code

		Case 16-1643	0 Doc 1 Filed (NE/16/16 Entorod	<u>05/1</u> 6/16 11:55:31	Doce Main
Fill in	this inform	ation to identify your cas		13/16/16 FILETEU	113/10/10 11.55.51	Desc Main
Debte	or 1	Jasmine	S.	Primm		
Debto	or 2	First Name	Middle Name	Last Name		
		First Name	Middle Name	Last Name		
Unite	d States Ba	ankruptcy Court for the:	Northern	District of Illinois		
	number			(State)		
(If knd		orm 106H				Check if this is a amended filing
Scł	nedul	e H: Your Co	odebtors			12/1:
_	Oo you hav ✓ No ☐ Yes	e any codebtors? (If yo	ou are filing a joint case, do no	t list either spouse as a codebt	or.)	
	ouisiana, N No. Go Yes. D	levada, New Mexico, Pu to line 3. id your spouse, former s o	erto Rico, Texas, Washington, pouse, or legal equivalent live	and Wisconsin.) with you at the time?		ies include Arizona, California, Idaho,
	∐ Y	es. In which community :	state or territory did you live? _	Fill in the	name and current address of th	at person.
		Name of your spouse, f	ormer spouse, or legal equival	ent	_	
		Number Street			_	
		City	State	Zip Code	_	
а	s a codeb	tor only if that person	is a guarantor or cosigner.	Make sure you have listed th		the person shown in line 2 again ficial Form 106D), <i>Schedule E/F</i> blumn 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Fill in th	is information to identify	y your case:			6/16 11	:55:31	Desc Main	1
Debtor 1	Jasmine	S.	Primm	age oz or	00			
Debioi i	First Name	Middle Name	Last Name	e	-			
Debtor 2						Check if this		
(Spouse, i	f filing) First Name	Middle Name	Last Name	е	_	An amer	nded filing	
United Sta	ates Bankruptcy Court for the:	Northern	District of Illinoi		-		ement showing po s as of the following	ost-petition chapter 13 ng date:
Case num (If known)	lber				_	MM / DE	D/YYYY	
Officia	al Form 106I							
Sche	dule I: Your Inc	ome						12/15
ages, w		e. If more space is neede se number (if known). Ar ent			neet to this f	orm. On ti	ne top of any	additional
1.	Fill in your employment information.		Debtor 1			Debtor 2		
	If you have more than one job,	Employment status	✓ Employed☐ Not Employed			Employed Not Employed		
	attach a separate page with information about additional	Occupation	CNA					
	employers.	Employer's name	Lexington Hela	ath Care Cente	er of Lombard			
	Include part time, seasonal, or self-employed work.	Employer's address	665 W. North Ave, Suite 500 Number Street			Number Stre	et	
	Occupation may include student							
	or homemaker, if it applies.		Lombard	Illinois	60148			
			City	State	Zip Code	City	State	Zip Code
		How long employed there?	3 months					
Estimate are sepa If you or y a separa	rated. your non-filing spouse have mo te sheet to this form.	date you file this form. If you ha	e information for	r all employers	for that person or Debtor 1		ow. If you need mo	
ded	 List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be. 				\$817.72			
3. Est	imate and list monthly overt	ime pav.		3.	+ \$0.00			

4. Calculate gross income. Add line 2 + line 3.

\$817.72

Filed 05/16/16 Jasmine Case 16-16430 s. Doc 1 Entered @5/16/16 11:55:31 Desc Main Documentame Page 33 of 68 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4 \$817.72 5. List all payroll deductions: \$125.60 5a. Tax, Medicare, and Social Security deductions 5a. 5b. 5b. Mandatory contributions for retirement plans \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. Insurance 5e. \$0.00 5f. Domestic support obligations 5f. \$0.00 5q. Union dues 5g. \$0.00 5h. Other deductions. Specify: 5h. -\$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$125.60 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$692.12 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 monthly net income. 8a. 8b. Interest and dividends 8b. \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$0.00 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$1,466.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify: Food Assistance Programs Income \$410.00 8f. 8g. Pension or retirement income 8g. \$0.00 8h. Other monthly income. Specify: 8h. + \$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$1,876.00 10. Calculate monthly income. Add line 7 + line 9. 10. \$2,568.12 \$2,568.12 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. + \$0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies \$2,568.12 Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? Yes. Explain:

	Case 16-164	30 Doc 1 Filed 0!	5/16/16 Entere	d 05/16/16 11:55:31	Desc Main
Fill in this inform	ation to identify your c	ase:	J		
Debtor 1	Jasmine	S.	Primm		
	First Name	Middle Name	Last Name	01 1 1 11 1 1	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Check if this is:	20
Linita d Otata a Da	and an arter of Consult for all a		District of Illinois		
Case number	ankruptcy Court for the	: Northern	District of Illinois (State)		howing post-petition chapter 13 the following date:
(If known)					<u></u>
Official L	- 10C I				
Official F	orm 106J				
Schedul	e J: Your E	xpenses			12/1
nformation. If m	nore space is needed ver every question.	d, attach another sheet to this f		equally responsible for supplyi dditional pages, write your nam	
	ribe Your House	hold			
1. Is this a joint					
✓ No. Go	to line 2				
Yes. Do	es Debtor 2 live in a	separate household?			
	No				
	Yes. Debtor 2 must	file Official Forms 106J-2, <i>Expens</i>	es for Separate Household	d of Debtor 2.	
2. Do you have	dependents?	No			
Do not list De Debtor 2.	btor 1 and	Yes. Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor 2		Does dependent live with you?
			Child	9 years	No.
					Yes.
			Child	3 years	No. ✓ Yes.
			Child	8 years	No.
					✓ Yes.
			Child	15 years	No.
					✓ Yes.
3. Do your exp	enses include people other	No			
than	people other	Yes			
yourself and dependents	•	103			
черепаста	•				
Part 2: Estim	nate Your Ongoin	g Monthly Expenses			
	f a date after the ban			s a supplement in a Chapter 13 heck the box at the top of the fo	
		n-cash government assistance in the constance in the cons			Your expenses
	r home ownership e the ground or lot. 4.	xpenses for your residence. Inc	elude first mortgage payme	nts and	\$1,200.00
If not inclu	ded in line 4:				
4a. Real est	ate taxes				4a \$0.00
4b. Property	, homeowner's, or ren	ter's insurance			4b. \$0.00
4c. Home m	aintenance, repair, and	d upkeep expenses			4c. \$0.00
4d. Homeov	vner's association or c	ondominium dues			4d. \$0.00

ebtor 1 Jasmin Case 16-16430 s Doc 1 Filed 05/16/16 Entered 05/16/16 (16/16) ib 55:31 Desc Main

Document Page 35 of 68 Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$0.00 6a. 6b. Water, sewer, garbage collection \$0.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$0.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies \$820.00 7. 8. Childcare and children's education costs \$0.00 8. 9. Clothing, laundry, and dry cleaning \$150.00 9. 10. Personal care products and services \$200.00 10. 11. Medical and dental expenses \$50.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$150.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance \$0.00 15c 15d. Other insurance. Specify: \$0.00 15d 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 \$0.00 17a 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106l). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes 20b. \$0.00 20b 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses 20d. \$0.00 20d

\$0.00

20e

20e. Homeowner's association or condominium dues

Debtor 1	Jasmin Case 16-1 First Name	.6430 sDoc 1	Filed 05/16/16 Document	Entered 05/16/16	6 @1ka1ki√55: <u>31 Des</u>	sc Main
21. Other.	Specify:			Page 36 of 68	21	\$0.00
22. Calcu	late your monthly expe	enses.				\$2,570.00
22a. A	dd lines 4 through 21.					\$0.00
	., .	,,	y, from Official Form 106J	-2		\$2,570.00
22c. A	dd line 22a and 22b. The	result is your monthly ex	rpenses.		22.	
23. Calcul	ate your monthly net in	ncome.				
23a. C	copy line 12 (your combine	ed monthly income) from	Schedule I.		23a	\$2,568.12
23b. C	opy your monthly expense	ses from line 22 above.			23b	\$2,570.00
	23c. Subtract your monthly expenses from your monthly income.					
	The result is your monthly	/ net income.			23c	
24. Do yo	u expect an increase o	or decrease in your exp	enses within the year aff	er you file this form?		
			r loan within the year or do			
morto	gage payment to increase	e or decrease because of	of a modification to the term	s of your mortgage?		
✓ N	lo					
	es					
	Explain here:					
	'					

page 3

	Case 16-16430	Doc 1 Filed 0	5/16/16 Entere	d 05/16/16 11:55:31	Desc Main
Fill in this i	information to identify your case:			0/10 11:00:01	Desc Main
Debtor 1	Jasmine First Name	S. Middle Name	Primm Last Name		
Debtor 2 (Spouse, it	f filing) First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case num	ber		. ,		
,	al Form 106Dec				Check if this is a amended filing
Decla	ration About an	Individual De	btor's Sched	ules	12/1
If two marr	ried people are filing together,	both are equally responsil	ole for supplying correct	information.	
Did y	Sign Below rou pay or agree to pay someon	ne who is NOT an attorney	to help you fill out bankr	ruptcy forms?	
	es. Name of person		Attach Bankruptcy Signature (Official	Petition Preparer's Notice, Declar Form 119).	ation, and
	er penalty of perjury, I declare t they are true and correct.	hat I have read the summa	ry and schedules filed w	ith this declaration and	
X /s/ Ja	asmine Primm		*		
Signa	ture of Debtor 1		Signatu	re of Debtor 2	
Date	5/16/2016 MM/DD/YYYY		Date _	//////////////////////////////////////	

	Case s information to ide	16-16430		=iled	05/16/16	Entered 05	<mark>/1</mark> 6/16 11:5	55:31 C	Desc Main
Debtor 1		orany your oase.	S.		Primm	Ü			
	First Nar	ne	Middle N	lame	Last Nan	ne			
Debtor 2 (Spouse	$\frac{2}{1}$, if filing) First Nar	ne	Middle N	lame	Last Nar	ne			
United S	States Bankruptcy (Court for the:	Northern		District of Illino	ois			
Case nu	ımber				(Sta	te)			
(If known)								Check if this is a
Offic	ial Form	107							amended filing
State	ement of	Financia	al Affairs	for	Individua	ls Filing	for Bank	ruptcy	12/1:
									correct information. If more
pace is	needed, attach a	separate shee	t to this form. On	the top	of any additional	pages, write you	ır name and cas	e number (if	known). Answer every question
Part 1:	Give Details	About Your	Marital Status	and V	/here You Live	ed Before			
1. V	Vhat is your curre	ent marital stat	us?						
г	Married								
	Not married								
2. D	ouring the last 3 year	ears, have you	lived anywhere of	ther tha	n where you live I	now?			
г	¬ No		•		•				
Ī		ne places you liv	ed in the last 3 yea	rs. Do no	ot include where yo	u live now.			
	Debtor 1:				Debtor 1 lived	Debtor 2:			Dates Debtor 2 lived
	Debtor 1:			Dates there	Debtor 1 lived				there
	Debtor 1:				Debtor 1 lived	Debtor 2:	Debtor 1		
	7551 S. Kingsto			there	10/1/2014	Same as I			there
				there					there Same as Debtor 1
	7551 S. Kingsto Number Stree	t	60649	there From	10/1/2014	Same as I			there Same as Debtor 1 From
	7551 S. Kingsto		60649 Zip Code	there From	10/1/2014	Same as I		Zip Code	there Same as Debtor 1 From
	7551 S. Kingsto Number Stree Chicago	t Illinois		there From	10/1/2014	Same as I	et State	Zip Code	there Same as Debtor 1 From
	7551 S. Kingston Number Stree Chicago City 7608 S. Essex	Illinois State		there From To	10/1/2014 10/1/2015	Same as I	State Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1
	7551 S. Kingsto Number Stree Chicago City	Illinois State		there From To	10/1/2014 10/1/2015	Same as I	State Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1 From From From From
	7551 S. Kingston Number Stree Chicago City 7608 S. Essex	Illinois State		there From To	10/1/2014 10/1/2015	Same as I	State Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1
	7551 S. Kingston Number Stree Chicago City 7608 S. Essex	Illinois State		there From To	10/1/2014 10/1/2015	Same as I	State Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1 From From From From

Debtor 1 Jasmin€ase 16-16430 sDoc 1
First Name Middle Name <u>Filed 05/16/16 Entered 05/16/16 11.6</u>55:<u>31 Desc Main</u> Docume Page 39 of 68

Part 2: Explain the Sources of Your Income

L.	Fill in the total amount of income you received fr	ncome from employment or from operating a business during this year or the two previous calendar years? In to fincome you received from all jobs and all businesses, including part-time Iling a joint case and you have income that you receive together, list it only once under Debtor 1. Idetails.								
		Debtor 1		Debtor 2						
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)					
	From January 1 of current year until the date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$1192.16	Wages, commissions, bonuses, tips Operating a business						
	For last calendar year: (January 1 to December 31, 2015) YYYY	✓ Wages, commissions, bonuses, tips☐ Operating a business	\$13000.00	Wages, commissions, bonuses, tips Operating a business						
	For the calendar year before that: (January 1 to December 31,	Wages, commissions, bonuses, tips Operating a business	\$9200.00	Wages, commissions, bonuses, tips Operating a business						
	Did you receive any other income during this Include income regardless of whether that income benefit payments; pensions; rental income; intereand you have income that you received together, List each source and the gross income from each No Yes. Fill in the details.	e is taxable. Examples of other est; dividends; money collected list it only once under Debtor 1.	income are alimony; child su from lawsuits; royalties; and	gambling and lottery winnings. I						
		Debtor 1		Debtor 2						
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)					
	From January 1 of current year until the date you filed for bankruptcy:		\$0.00							
	For last calendar year:		\$0.00							
	(January 1 to December 31, 2015) YYYY	(Est.) LINK	\$4,920.00							
	For the calendar year before that:		\$0.00							
	(January 1 to December 31, 2014) YYYY	(Est.) LINK	\$4,920.00							

Debtor 1 Jasmin Case 16-16430 s Doc 1 Filed 05/16/16 Entered 05/16/16 (1/4) 55:31 Desc Main

irist Name Middle Name Document Page 40 of 68

List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? ✓ No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or City State Zip Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or

City

Creditor's Name

Street

Number

City

State

State

Zip Code

Zip Code

vendors

Mortgage

Credit card Loan repayment Suppliers or vendors

Other

Car

Other

Jasmin€ase 16-16430 sDoc 1 Filed 05/16/16 Entered 05/16/16 11:55:31 Desc Main Debtor 1 Document Page 41 of 68 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code 8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Include creditor's name Insider's Name Number Street City Zip Code State Insider's Name Number Street City State Zip Code

Debtor 1 Jasmin Case 16-16430 s Doc 1
First Name Middle Name Filed 05/16/16 Entered 05/16/16 (16):55:31 Desc Main

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Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9.		such matters, includ			party in any lawsuit, nims actions, divorces, o				ody modification	ons, and contract
		lo es. Fill in the details								
				Nature	of the case	Court or age	псу		Status of th	ie case
		Case title							Pending	J
						Court Name			On appe	eal
		Case number				Number Stree	4		Conclud	led
		-				Number Stree	ι		_	
						City	State	Zip Code		
		Case title							Pending	1
						Court Name			On appe	
		Case number							Conclud	
						Number Stree	t			
						City	State	Zip Code		
					of your property repos					
	□	No. Go to line 11. Yes. Fill in the inform	nation below.		Describe the prope	rty		Date	Value prope	e of the erty
		Chrysler Capital			2015 Jeep Patriot			3/15/2016	\$1800	00
		Creditor's Name								
		P.O. Box 961275			Explain what happe	ened				
		Number Street								
					✓ Property was rep	ossessed.				
					Property was fore	eclosed.				
		Fort Worth	Texas	76161	Property was gai	rnished.				
		City	State	Zip Code	Property was atta	ached, seized, or le	evied.			
					Describe the prope	rty		Date	Value prope	e of the erty
		Creditor's Name								
					Explain what happe	ened				
		Number Street								
					Property was rep	ossessed.				
					Property was fore	eclosed.				
					Property was gai					
		City	State	Zip Code	Property was atta	ached, seized, or le	evied.			

Deb	tor 1		<u>d 05/1.6/16 Entered 05/1.6/1.6 1.4.55:</u> cumenter Page 43 of 68	31 Desc	<u>Main</u>
11.			creditor, including a bank or financial institution, set of	f any amounts fr	om your
		No Yes. Fill in the details.			
			Describe the action the creditor took	Date action was taken	Amount
		Creditor's Name			
		Number Street			
			Last 4 digits of account number: XXXX-		
		City State Zip Code			
12.		in 1 year before you filed for bankruptcy, was any of iver, a custodian, or another official?	your property in the possession of an assignee for the	e benefit of credi	tors, a court-appointed
	▽	No Yes			
Part	5:	List Certain Gifts and Contributions			
13.			give any gifts with a total value of more than \$600 per p	person?	
		No Yes. Fill in the details for each gift.			
		Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code Person's relationship to you			
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code			
		Person's relationship to you			

		First Name Milddle Name Do	cument Page 44 of 68		
14.	With		give any gifts or contributions with a total value of more	e than \$600 to an	y charity?
		No Yes. Fill in the details for each gift or contribution.			
		Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
		Charity's Name			
		Number Chrot			
		Number Street City State Zip Code			
Part	6: I	List Certain Losses			
15.		nin 1 year before you filed for bankruptcy or since yo bling?	u filed for bankruptcy, did you lose anything because o	of theft, fire, othe	r disaster, or
	_	No Yes. Fill in the details.			
	_	Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending	Date of your loss	Value of property lost
			insurance claims on line 33 of Schedule A/B: Property.		
Part	7 :	List Certain Payments or Transfers			
16.	seek	ing bankruptcy or preparing a bankruptcy petition?	anyone else acting on your behalf pay or transfer any p		e you consulted about
	_	No	counseling agencies for services required in your bankrupto	у.	
		Yes. Fill in the details.	Description and value of any property transferred	Date payment	Amount of payment
			Description and value of any property transferred	or transfer was made	Amount of payment
		Person Who Was Paid			
		Number Street			
		City State Zip Code			
		Email or website address			
		Person Who Made the Payment, if Not You			
		Person Who Was Paid			
		Number Street			
		City State Zip Code			
		Email or website address			
		Person Who Made the Payment, if Not You			

Debtor 1 Jasmin Case 16-16430 s Doc 1 Filed 05/16/16 Entered 05/16/16 (1/4) 55:31 Desc Main

<u>~</u>	No Yes. Fill in the details.						
	res. Fill III the details.		Description and value of any propo	erty transferred	Date payment or transfer was made	Amou	nt of paymer
	Person Who Was Paid						
	Number Street						
	City State Zi	p Code					
	lude both outright transfers and transfers masfers that you have already listed on this sta No Yes. Fill in the details.						
			Description and value of any property transferred		property or paym ebts paid in exch		Date trans was made
	Person Who Received Transfer						
	Number Street						
	City State Zi Person's relationship to you	p Code					
	Person Who Received Transfer						
	Number Street						
	City State Zi Person's relationship to you	p Code					
	thin 10 years before you filed for bankru nese are often called asset-protection device No		transfer any property to a self-settle	d trust or similar de	evice of which yo	u are a∣	beneficiary?
			Description and value of the prop	erty transferred			Date trans
(Tr	Yes. Fill in the details.						was made

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Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.								
		No Yes. Fill in the details.							
			Last 4 digits of account number	Type of instrum	account or ent	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer		
		Person Who Was Paid	— XXXX-	Che	cking ings				
		Number Street	<u> </u>		ey market kerage er				
		City State Zip Code							
		Person Who Was Paid	XXXX-	Che	cking ings				
		Number Street	_		ey market kerage				
		City State Zip Code	_	Othe	er				
	valua	ou now have, or did you have within 1 year beforables? No Yes. Fill in the details.	ore you filed for bankruptcy, an	y safe deposit	box or other deposito Describe the contents		Do you still have it?		
		Name of Financial Institution	Name				☐ No		
		Number Street	Number Street				Yes		
		City State Zip Code	City State	Zip Code					
22.	Have	City State Zip Code e you stored property in a storage unit or place	other than your home within 1	year before yo	ou filed for bankruptcy	?			
		No Yes. Fill in the details.							
	_		Who else had access to it?		Describe the contents	S	Do you still have it?		
		Name of Storage Facility	Name				☐ No ☐ Yes		
		Number Street	Number Street						
		City State Zip Code	City State	Zip Code					

Deb	tor 1	Jasmin€ase 16-16430 sDoc 1 First Name Middle Name	Filed 05# Docum		ntered 05/1 ge 47 of 68	.6 /1.6	<u>1</u>
Part	9:	Identify Property You Hold or Contro	I for Some	one Else			
23.	Do y	ou hold or control any property that someone No Yes. Fill in the details.	e else owns?	Include any pro	perty you borro	wed from, are storing for, or hold in tru	st for someone.
	ш	res. I ill ill die details.	Where is the	he property?		Describe the contents	Value
		Owner's Name	Number Sti	reet		-	
		Number Street				-	
				01:11:	7.0.1.	-	
			City —	State	Zip Code		
		City State Zip Code					
		Give Details About Environmental Ir	nformation				
For	•	urpose of Part 10, the following definitions apply:					
	ha	nvironmental law means any federal, state, or loca azardous or toxic substances, wastes, or material i cluding statutes or regulations controlling the clea	into the air, land	d, soil, surface wa	nter, groundwater		
	■ S	ite means any location, facility, or property as define used to own, operate, or utilize it, including dispo	ed under any er			own, operate, or utilize it	
	■ H	lazardous material means anything an environment xic substance, hazardous material, pollutant, contra	tal law defines a		raste, hazardous s	substance,	
Rer		I notices, releases, and proceedings that you know	•		occurred		
1 (0)	JOIT GI	Thomoso, roleases, and proceedings that you know	v about, rogara	cos or when they	occurred.		
24.	Has	any governmental unit notified you that you	may be liable	or potentially lia	able under or in	violation of an environmental law?	
	씜	No Yes. Fill in the details.					
	_		Governme	ntal unit		Environmental law, if you know it	Date of notice
		Name of site	Governmen	tal unit		-	
		Number Street	Number Sti	reet		-	
			City	State	Zip Code	_	
		City State Zip Code	_		,		
		•			_		
25.	Hav	e you notified any governmental unit of any re	elease of haza	rdous material	?		
		No Yes. Fill in the details.					
			Governme	ntal unit		Environmental law, if you know it	Date of notice
		Name of site	Governmen	tal unit		-	
		Number Street	Number Str	reet		-	
			City	State	Zip Code	-	
		City State Zip Code	_				

Debte	or 1	Jasmin ase 16-16430 First Name			<u>Entered</u> 05/1/ 6 Page 48 of 68	6/166/16/16/16/16/16/16/16/16/16/16/16/1	Desc Main
26.	Hav	e you been a party in any judio	cial or administrative	e proceeding under a	any environmental law	? Include settlements	and orders.
		No					
	ш	Yes. Fill in the details.	C	Court or agency		Nature of the case	Status of the
		Case title					case
				Court Name			Pending
		Case number		lumber Street			☐ On appeal ☐ Concluded
			_	City State	zip Code		Conduded
Part '	11:	Give Details About Your			·	I	
		nin 4 years before you filed for				ing connections to an	v business?
		A sole proprietor or self-em			-		,
		A member of a limited liabil			•		
		A partner in a partnership An officer, director, or mana	aging executive of a c	orporation			
		An owner of at least 5% of the			on		
		No. None of the above applies. G		low for each business			
L ,		Yes. Check all that apply above a	and IIII in the details be		ture of the business		entification number Do not
							al Security number or ITIN.
		Business Name				EIN:	
		Number Street		Name of accountant or bookkeeper		Dates busine	ess existed
		City State	Zip Code			From	To
				Describe the nat	ture of the business		entification number Do not al Security number or ITIN.
		Business Name		_		EIN:	
		Number Street		Name of accoun	ntant or bookkeeper	Dates busine	ess existed
		City State	Zip Code			From	To
				Describe the nat	ture of the business		entification number Do not all Security number or ITIN.
		Business Name		_		EIN:	
				_		Data a hara'r	and evicted
		Number Street		Name of accoun	tant or bookkeeper	Dates busine	SS GYIZIGO
		City State	Zip Code			From	To

Debtor		<u>6-16430</u>	sDoc 1	Filed 05/1/6/16	Entered @5/416/146/1445/55:31	Desc Main
	First Name		Middle Name	Document Nocument	Page 49 of 68	
	ithin 2 years before y editors, or other part		oankruptcy, die	l you give a financial st	atement to anyone about your business? I	nclude all financial institutions,
<u> </u>	No Yes. Fill in the detail	s below.				
_	-			Date issued		
	Name			MM/DD/YYYY		
	Number Street					
	City	State	Zip Code	<u></u>		
Part 12	Sign Below					
and	I correct. I understan kruptcy case can res	d that makin	g a false state p to \$250,000,	ment, concealing prope	achments, and I declare under penalty of perty, or obtaining money or property by frauto 20 years, or both. 18 U.S.C. §§ 152, 1341	ud in connection with a
	Signatu	re of Debtor	1		Signature of Debtor 2	
	Date	5/16/2016			Date	
Did	you attach additiona	al pages to Y	our Statement	of Financial Affairs for	Individuals Filing for Bankruptcy (Official	Form 107)?
	No Yes					
Did		nav someon	e who is not a	a attorney to help you fi	Il out bankruptcy forms?	
√	No	pay someon	5 15 115t al	. according to noip you in	out summaping formo.	
	Yes. Name of person				Attach the Donley into a Datitio	December 1 Notes
					Attach the Bankruptcy Petitic Declaration, and Signature (•

	0 10 1040	0 Dag 1 Filad (05/4.6/4.6	5-to 40 d 05 /4 C /4 C 4 4 . 5 5	.01 Dana Main
Fill in this inform	Case 16-1643 ation to identify your case		J5/T6/T6 1	Entered 05/16/16 11:55:	:31 Desc Main
Debtor 1	Jasmine	S.	Primm		
Debtor 2	First Name	Middle Name	Last Nam	ne	
(Spouse, if filing)	First Name	Middle Name	Last Nan	ne e	
United States Ba	ankruptcy Court for the:	Northern	District of Illing	ois	
Case number (If known)			(Sta	te)	
Official F	Form 108				Check if this is an amended filing
Stateme	nt of Intenti	on for Individu	uals Filin	g Under Chapter 7	12/15
■ creditors hav ■ you have leas You must file thi whichever is ear	e claims secured by you sed personal property is form with the court w lier, unless the court e	and the lease has not expir within 30 days after you file xtends the time for cause.	ed. your bankruptcy You must also se	y petition or by the date set for the and copies to the creditors and less	sors you list on the form.
	ust sign and date the		squally responsit	or supplying correct information	11.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property secures a debt? as exempt on Schedule C? No. Creditor's Surrender the property. name: Gateway Financial Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Pontiac, Grand Prix | Value: \$3,100.00 Retain the property and [explain]: Creditor's Surrender the property. No. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: Surrender the property. No. Creditor's name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Creditor's Surrender the property. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]:

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Debtor	Case 16-164 First Name	Middle Na	Document Nan	Entered 05/16/16 1: Page 51 of 68 number	1.55.51 (if	Desc Main
	List Your Unexpired F			ino ini		
For any informa	unexpired personal proper	ty lease that you lestate leases. Une	isted in Schedule G: Exe xpired leases are leases			icial Form 106G), fill in the ot yet ended. You may assume an
Des	scribe your unexpired perso	nal property lease	s		Will the lea	se be assumed?
Les	sor's name:				No Yes	
	scription of leased perty:					
Les	sor's name:				☐ No☐ Yes	
	scription of leased perty:					
Les	sor's name:				No Yes	
	scription of leased perty:					
Les	sor's name:				☐ No☐ Yes	
	scription of leased perty:					
Les	sor's name:				No Yes	
	scription of leased perty:					
Les	sor's name:				☐ No ☐ Yes	
	scription of leased perty:					
Les	sor's name:				No Yes	
	scription of leased perty:					
Part 3:	Sign Below					
		re that I have indi	cated my intention abou	t any property of my estate that s	secures a de	bt and any personal property
	is subject to an unexpired			-		

🗶 /s/ Jasmine Primm	×	
Signature of Debtor 1	Signature of Debtor 1	
Date <u>5/16/2016</u>	Date	
MM/DD/YYYY	MM/DD/YYYY	

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

ام ده	Incursive C. Drivere	Cone No.	
In re	Jasmine S. Primm Debtor	Case No.	(If known)
	Debter	Chapter	Chapter 7
			
	DISCLOSURE OF COMPENS	SATION OF ATTORNEY FO	R DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 201 compensation paid to me within one year before the fil rendered or to be rendered on behalf of the debtor(s) in	ling of the petition in bankruptcy, or agreed to	o be paid to me, for services
	For legal services, I have agreed to accept		\$1,400.C
	Prior to the filing of this statement I have received		\$0.0
	Balance Due		\$1,400.0
2.	The source of the compensation paid to me was:		
	✓ Debtor Other	(specify)	
3.	The source of the compensation paid to me is:		
	✓ Debtor Other	(specify)	
4.	I have not agreed to share the above-disclosed comembers and associates of my law firm.	ompensation with any other person unless the	ey are
	I have agreed to share the above-disclosed compe members or associates of my law firm. A copy of the people sharing in the compensation, is attached	the agreement, together with a list of the na	
5.	In return for the above-disclosed fee, I have agreed to a. Analysis of the debtor's financial situation, and bankruptcy;		
	b. Preparation and filing of any petition, schedules	s, statements of affairs and plan which may	be required;

- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;

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6.	By agreement with the debtor	r(s), the ab	ove-disclosed lee doe	Page 53 of 68 ss not include the following services:	

CERTIFICATION			
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.			
5/16/2016	/s/ Bessie Fakhri		
Date	Signature of Attorney		
	Semrad Law Firm		
	Name of law firm		

CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1,400.00 attorney fees plus any necessary postpetition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr.
Adding additional bills \$30.00
Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 1. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign

Jasmine Primm

Matter Number 476307-001 Initial

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the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: 05/16/2016		
Client aonie of	Client	
Attorney blut		

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

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- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test —deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

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your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

\$200 filing f		filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$310	total fee
+	\$75	administrative fee
	\$235	filing fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 16-16430 Doc 1 Filed 05/16/16 Entered 05/16/16 11:55:31 Desc Main UNITED STATES BANKBURTCY GOURT Northern District of Illinois

In re:	Primm, Jasmine S.	Case No			
	Debtor(s)				
		Chapter.	Chapter7		
	VERIFICATION OF CREDITOR MATRIX				
	The above named Debtors hereby verify that the a	attached list of creditors is true a	and correct to the best of their knowledge.		
Date:	5/16/2016	/s/ Primm, Jasmine			

Signature of Debtor

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Chrysler Capital P.O. Box 961275 Fort Worth , TX 76161 USA

CCI 501 Greene Street # 302 Augusta , GA 30901 USA

CREDITORS DISCOUNT & A 415 E MAIN ST STREATOR , IL 61364 USA

CCI 501 Greene Street # 302 Augusta , GA 30901 USA

Peoples Gas 200 E. Randolph Chicago , IL 60601 USA

City of Chicago Parking 121 N. LaSalle St # 107A Chicago , IL 60602 USA

Gateway Financial PO Box 6919 Saginaw , MI 48608 USA

Sprint Nextel PO Box 3326 Englewood , CO 80155 USA

DEPT OF ED/NAVIENT PO Box 9635 Wilkes Barre , PA 18773 USA

Jefferson Capital System 16 McLeland Rd Saint Cloud , MN 56303 USA

Speedy Cash (Corporate Office) 3527 N Ridge Rd Wichita , KS 67205 USA

Comcast 11621 E. Marginal Way # 5 Bankruptcy Dept Seattle , WA 98168 USA Case 16-16430 Doc 1 Filed 05/16/16 Entered 05/16/16 11:55:31 Desc Main

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US Cellular Dept 0205 Palatine , IL 60055 USA Case 16-16430 Doc 1 Filed 05/16/16 Entered 05/16/16 11:55:31 Desc Main

Debtor 1 Jasmine S. Document Primm Page 63 of 68
First Name Middle Name Last Name

Part 6: Answer These Questions for Reporting Purposes

16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8)

Part 6: Answer These Qu	uestions for Reporting Purpos	es			
16. What kind of debts do you have?	as "incurred by an individual primarily for a personal family, or bounded number "				
		ess or investment or through the op	eration of the business or		
	investment.				
	No. Go to line 16c.				
	Yes. Go to line 17.				
	Toc. State the type of debts yo	ou owe that are not consumer debts	or business debts.		
17. Are you filing under Chapter 7?	✓ No. I am not filing under Chapter	r 7. Go to line 18.			
Do you estimate that after any exempt	Yes. I am filing under Chapter 7. I paid that funds will be availa	Oo you estimate that after any exempt property ble to distribute to unsecured creditors?	y is excluded and administrative expenses are		
property is excluded	☐ No.				
and administrative expenses are paid tha	et Yes.				
funds will be availabl					
for distribution to					
unsecured creditors?	, a 1 x				
18. How many creditors	1 -49	1 ,000-5,000	25,001-50,000		
do you estimate that	50-99	5,001-10,000	50,001-100,000		
you owe?	100-199	10,001-25,000	More than 100,000		
	200-999				
19. How much do you	2 \$0-\$50,000	\$1,000,001-\$10 million	\$500,000,001-\$1 billion		
estimate your assets	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion		
to be worth?	\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion		
ACCIONA A ACCIONA A CONTRA DE ACADEMICA DE CONTRA DE LA CONTRA DEL CONTRA DE LA CONTRA DEL CONTRA DE LA CONTRA DEL CONTRA DE LA CONTRA DEL CONTRA DE LA CONTRA DEL CONTRA DE LA CONTRA DE L	\$500,001-\$1 million	\$100,000,001-\$500 million	More than \$50 billion		
20. How much do you	\$0-\$50,000	\$1,000,001-\$10 million	\$500,000,001-\$1 billion		
estimate your	5 \$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion		
liabilities to be?	\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion		
	\$500,001-\$1 million	\$100,000,001-\$500 million	More than \$50 billion		
Part 7: Sign Below					
For you	I have examined this petition, a and correct.	and I declare under penalty of perjur	y that the information provided is true		
			ceed, if eligible, under Chapter 7, 11,12,		
		Code. I understand the relief availab	le under each chapter, and I choose to		
	proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me				
		stained and read the notice required			
	I request relief in accordance w	rith the chapter of title 11, United Sta	ates Code, specified in this petition.		
	I understand making a false sta	tement, concealing property, or obtain	aining money or property by fraud in		
	connection with a bankruptcy corboth. 18 U.S.C. §§ 152, 1341		00, or imprisonment for up to 20 years,		
	★ /s/ Jasmine Primm	in e A - X	X-1111		
	Signature of Debtor 1	N C	e of Debtor 2		
	/				
	Executed on 4/28/2016 MM / DD	Execut	ed on MM / DD / YYYY		

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		Do	cument	Page 64 of 68
Fill in this info	rmation to identify your cas	e:		
Debtor 1	Jasmine	S.	Pr	imm
	First Name	Middle Name	La	ast Name
Debtor 2				
(Spouse, if filing	^{ng)} First Name	Middle Name	. La	st Name
United States	Bankruptcy Court for the:	Northern	District of	of Illinois
				(State)
Case number				
(If known)				
Official	Form 106De	ıC		
Jiliolai	TOTTI TOODC	<u></u>		
Declara	ition About a	n Individual	Debtor'	s Schedules
two married	people are filing togethe	er, both are equally resp	onsible for su	pplying correct informa

Check if this is an amended filing

12/15

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

✓ No

✓ Yes. Name of person

✓ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

✗ /s/ Jasmine Primm

Signature of Debtor 1

Date

MM/DD/YYYY

Date

MM/DD/YYYY

Case 16-16430 Doc 1 Filed 05/16/16 Entered 05/16/16 11:55:31 Desc Main Document Page 65 of 68 Debtor 1 Jasmine Middle Name Last Name First Name 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Date issued MM/DD/YYYY Name Number Street City State Zip Code Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Signature of Debtor 1 Date Date 4/28/2016 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? **√** No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? Attach the Bankruptcy Petition Preparer's Notice, Yes. Name of person Declaration, and Signature (Official Form 119).

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ebtor	Jasmine	S.	Primm	Case number (if
	First Name	Middle Name	Last Name	known)
rt 2:	List Your Unexpired	Personal Property Lea	ises	
format	tion below. Do not list rea		eases are leases that are st	ontracts and Unexpired Leases (Official Form 106G), fill in the till in effect; the lease period has not yet ended. You may assume an (2).
Des	cribe your unexpired per	sonal property leases		Will the lease be assumed?
Less	sor's name:			☐ No ☐ Yes
Des prop	cription of leased erty:			
Less	sor's name:		ar i a ann a ma ann a ma ma ann amh ann ann ann ann an ann ann ann ann ann	No Yes
Dese prop	cription of leased erty:			
Less	sor's name:			□ No Yes
Desc	cription of leased erty:		e a la cala de moderna de Appendique Magniture de la cale de la cal	
Less	sor's name:			☐ No ☐ Yes
Desc	cription of leased erty:			
Less	sor's name:			No Yes
Desc	cription of leased erty:			
Less	or's name:			No Yes
Desc	cription of leased erty:			
Less	or's name:			☐ No ☐ Yes
Desc				
3:	Sign Below			
	r penalty of perjury, I dec s subject to an unexpire		rintention about any prope	erty of my estate that secures a debt and any personal property
	s/ Jasmine Primm	arino gl	Signa	ature of Debtor 1
	ate 4/30/2016 MM/DD/YYYY	•	Date	

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Primm, Jasmine S.	Case No.	Case No				
	Debtor(s)						
		Chapter. C	hapter13				
	VERIFICATION OF CREDITOR MATRIX						
	The above named Debtors hereby verify that the attached list of creditors is true and correct to the best of their known						
Date:	4/28/2016	/s/ Primm, Jasmine S.	inech				
		Primm, Jasmine S. Signature of Debtor	With the state of				

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Debt	or 1	Jasmine First Name	S. Middle Name	Primm Last Name	Case nur	mber (if known)	
16.	Calo	culate the median family	income that applies to yo	u. Follow these steps	edianykout dianotti koto 1985 – 1855 – 1856 – 1856 til vettenn konnegeri samagenne politik kan kal R	grammigenergiggen, gegen har de sekrater e i 1 e 20. a Norman (1900), greg fietget fin deuer d'a 100 mag fam de 100 kan finden ferminde	VITAMININO CAMININA TAMININA AT THE TAXAN WHEN WE SHARK AND AND THE
	16a.	Fill in the state in which y	ou live.	Illinois			
	16b.	Fill in the number of peop	ole in your household.	5			
	16c.	Fill in the median family in	ncome for your state and size	e of household			\$95,321.00
		To find a list of applicable also be available at the b		o online using the lin	k specified in the separate	e instructions for this form. This list may	
17.	How	v do the lines compare?					
	17a.	Bastonest	or equal to line 16c. On the i . Go to Part 3. Do NOT fill o		•	able income is not determined under 11 Form 122C-2).	
	17b.	1325(b)(3). Go to P	· · · ·			e is determined under 11 U.S.C. § 2C-2). On line 39 of that form, copy your	-
art	3: (Calculate Your Com	mitment Period Unde	r 11 U.S.C. §132	25(b)(4)		
18.	Сор	y your total average mo	nthly income from line 11.				\$608.69
19.		_	ent if it applies. If you are n .S.C. § 1325(b)(4) allows you			ou contend that calculating the he amount from line 13.	
	19a.	If the marital adjustment of	does not apply, fill in 0 on line	19a.			-\$0.00
	19b.	Subtract line 19a from	line 18.				\$608.69
20.	Calc	culate your current mont	hly income for the year. Fo	ollow these steps:			
	20a.	Copy line 19b.					\$608.69
		Multiply by 12 (the number	er of months in a year).				x 12
	20b.	The result is your current	monthly income for the year	for this part of the for	m.		\$7,304.28
	20c.	Copy the median family in	ncome for your state and size	of household from lin	e 16c.	and the second of the second o	\$95,321.00
21.	How	do the lines compare?					
	Benness	Line 20b is less than line 2 period is 3 years. Go to Pa		d by the court, on the t	op of page 1 of this form,	check box 3, The commitment	
	homes	Line 20b is more than or ec commitment period is 5 yea	•	wise ordered by the c	ourt, on the top of page 1	of this form, check box 4, The	
art 4	4: 5	Sign Below					
		By signing here, I declare	under penalty of perjury that	the införmation on this	s statement and in any att	achments is true and correct.	
		🗶 /s/ Jasmine Primm	murie 9		×		
		Signature of Debtor 1			Signature of Debtor 2		
		Date 4/28/2016	1)		Date		
		MM/DD/YYYY			MM/DD/YYYY		
			OT fill out or file Form 122C-2 Form 122C-2 and file it with t		f that form, copy your curr	ent monthly income from line 14 above.	